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REMARKS

Claims 1-30 are pending in the application.

**A. Examiner has required restriction to one invention as required under 35 U.S.C. § 121.**

Examiner has required restriction to one of the following inventions, on the grounds that it is required under 35 U.S.C. § 121:

Group I, claims 1-10, and 26-30, drawn to a system for performing push-model fund transfers between at least one user and at least one payor, classified in 705, subclass 35.

Group II, claims 11-19, drawn to a system for transferring funds from a foreign source of funds to a domestic student having a student's account, classified in 705, subclass 35.

Group III, claims 20-22, drawn to a system for performing push-model fund transfer, the system being in communication with the Internet, classified in 705, subclass 35.

Group IV, claims 23-25, drawn to a system for performing push-model fund transfers between comprising a transaction previewer, classified in 705, subclass 35.

The Examiner has alleged that the inventions are distinct, each from the other because the inventions of Groups I-IV are drawn to different systems, are (1) not disclosed as capable of use together, (2) have different modes of operations, (3) have different functions, or (4) they have different effects.

Applicant provisionally elects the invention of Group I, claims 1-10 and 26-30, with traverse. Applicant requests reconsideration of the Restriction Requirement. The specification indicates generally that all of the identified claimed features can be integrated into a single system, and, indeed, each claimed feature is present in the inventor's commercial product. Respectfully, applicant notes that the "separate utilities"

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recited by the examiner are merely features of the presently preferred embodiment.

Applicant therefore requests that the restriction requirement be withdrawn.

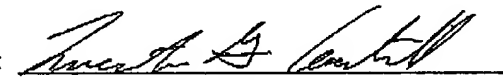
**B. Non-elected claims remain pending.**

Applicant has respectfully traversed the restriction requirement, and respectfully submits that this application is in condition for allowance. Applicant has provisionally elected examination of the claims of Group I, and such other groups as the Examiner concludes are either not unrelated to Group I, or which can be examined in conjunction with Group I without undue burden. Applicant reserves the right to continue prosecution of non-elected claims in one or more divisional patent applications.

Should it facilitate allowance of the application, the Examiner is invited to telephone the undersigned attorney. No additional fees are believed to be necessary, however, should any fees be deemed required, please charge such fees to Deposit Account No. 23-3030, but not to include any payment of issue fees.

Respectfully submitted,

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